



# Consumer Expenditure Survey: Quarterly Data from the Interview Survey



Third quarter 1996

U.S. Department of Labor  
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This report presents selected expenditure data classified by different types of consumer units for the third quarter of 1996 from the Interview component of the Consumer Expenditure Survey.<sup>1</sup> Comparisons with the second quarter of previous years are made for all consumer units (see table A). This report also includes a comparison of the spending behavior of single men and women.

*Spending patterns of single men and women.* Do single men and women spend their money differently? To answer this question, data on singles were compared over time using data integrated from the Diary and the Interview components of the Consumer Expenditure Survey. Two years of data provided reliable estimates. (See table A-1.)

The survey data show differences in characteristics between single men and women that contribute to differences in their spending patterns. The average age of single women exceeds that of single men by 13 years. Single men are more likely to be earners, contributing to higher average

incomes for men. Single women are more likely to own their own home.

The data show that between 1988 and 1995, single men consistently spent more than did single women. In 1988-89 the difference was 30 percent, but by 1994-95 the difference had dropped to 21 percent. Income and age differences between the two groups account somewhat for the differences in total expenditure levels.

Single women consistently allocated a larger share of their expenditures to housing, health care, apparel and services, and food at home than did single men. Single men invariably spent more than single women on transportation, entertainment, and food away from home.

In 1988-89, single men allotted close to 20 percent of their budget to transportation. In comparison, single women allocated over six percentage points less. Between 1988-89 and 1992-93 this difference dropped to less than three and a half percentage points before rising to about 5.5 percentage points in 1994-95.

The total budget share of food away from home dropped for both genders between the beginning and the end of the time period. In 1988-89, single women allocated nearly 5.5

<sup>1</sup> Estimates of quarterly expenditures are less reliable than annual estimates because of the smaller number of observations per quarter.

Table A-1 Average annual expenditures, income and characteristics of single consumer units by sex, Consumer Expenditure Survey, 1988-95

Item	Male				Female			
	1988-89	1990-91	1992-93	1994-95	1988-89	1990-91	1992-93	1994-95
Income before taxes <sup>1</sup>	\$20,941	\$22,487	\$20,933	\$25,289	\$13,803	\$15,169	\$17,049	\$18,074
Average age	41.5	42.5	43.5	43.7	55.1	56.0	56.5	57.3
Average number of earners	.8	.8	.7	.7	.5	.5	.5	.5
Percent homeowners	33	37	37	38	47	48	50	51
Total expenditures	\$18,668	\$20,013	\$18,977	\$21,462	\$14,275	\$15,310	\$17,102	\$17,577
Share of expenditures on:								
Food at home	5.2	5.8	6.2	6.1	7.9	8.0	8.0	8.3
Food away from home	8.2	7.9	7.3	7.4	5.5	5.0	4.5	4.4
Housing	51.2	31.3	32.9	32.5	36.8	37.9	37.9	38.1
Apparel and services	4.3	4.3	4.3	3.9	7.2	6.4	5.8	5.7
Transportation	19.9	17.5	16.7	19.0	13.9	13.0	13.2	13.6
Health care	3.7	4.0	4.1	4.1	7.2	7.5	8.1	7.7
Entertainment	5.5	5.7	5.4	5.6	4.1	4.1	4.0	4.4
Other	22.0	23.5	23.1	21.4	17.4	18.1	18.5	17.8

<sup>1</sup> Income values are derived from complete reporters only; see Technical Notes.

percent of their budget to food away from home; yet in spite of their rising average income, this share dropped by about 1 percentage point by 1994-95. Similarly, single males initially allocated over eight percent of their budget to food away from home, but by 1994-95 this dropped about 1 percentage point.

In summary, the data do show distinctions in the spending behavior of single women and men. In some categories,

such as health care and entertainment, the differences are quite similar over time, yet in other categories, such as transportation and food away from home, the amounts of the differences vary. Some differences in the way single men and women spend their money are due to differences in characteristics such as age or number of earners, or to differences in income levels, whereas others are a product of different tastes and preferences between the two groups.

**Table A. Selected average quarterly annualized expenditures<sup>1</sup> of consumer units, interview survey, third quarters, 1990-96**

Item	1990	1991	1992	1993	1994	1995	1996
Total expenditures .....	\$27,541	\$27,370	\$28,831	\$28,383	\$29,658	\$31,063	\$32,656
Food .....	4,423	4,453	4,510	4,456	4,534	4,771	4,842
At home .....	3,087	3,202	3,290	3,232	3,255	3,398	3,438
Away from home .....	1,336	1,251	1,220	1,214	1,279	1,373	1,405
Housing <sup>2</sup> .....	8,255	8,521	8,767	8,875	9,127	9,941	10,094
Shelter <sup>3</sup> .....	5,004	5,257	5,412	5,545	5,547	6,184	6,223
Owned .....	2,952	3,049	3,402	3,297	3,358	3,886	3,835
Rented .....	1,479	1,518	1,544	1,801	1,709	1,741	1,844
Other lodging <sup>2</sup> .....	572	690	456	447	481	556	544
Utilities, fuels, and public services .....	1,794	1,848	1,983	1,918	2,084	2,170	2,268
Housefurnishings and operations .....	1,458	1,416	1,372	1,412	1,495	1,588	1,602
Apparel and services .....	1,280	1,274	1,313	1,249	1,228	1,232	1,285
Transportation .....	5,810	5,337	5,624	5,213	5,785	6,516	6,490
Vehicle purchases .....	2,779	2,278	2,470	2,098	2,520	3,048	2,885
Gasoline and motor oil .....	1,056	1,139	1,034	1,019	1,023	1,049	1,125
Other transportation expenses .....	1,974	1,920	2,120	2,096	2,242	2,419	2,480
Health care .....	1,324	1,358	1,360	1,536	1,670	1,633	1,655
Entertainment .....	1,297	1,242	1,345	1,317	1,460	1,453	1,912
All other expenses <sup>3</sup> .....	5,154	5,185	5,913	5,747	5,855	6,017	6,379

See footnotes at end of table 3.

**Table 1. Quintiles of income before taxes: Average quarterly expenditures<sup>1</sup> of all consumer units, interview survey, third quarter, 1996**

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands) .....	104,401	82,949	16,553	16,569	16,596	16,609	16,623	21,452
Number of sample units .....	5,429	4,320	851	859	855	867	888	1,109
Consumer unit characteristics:								
Income before taxes <sup>1</sup> .....	\$38,030	\$38,030	\$6,506	\$16,161	\$28,165	\$46,326	\$92,777	(4)
Average number of persons in consumer unit .....	2.5	2.5	1.7	2.3	2.6	2.9	3.1	2.5
Age of reference person .....	47.5	47.6	49.7	52.5	46.9	44.3	44.9	46.7
Number in consumer unit:								
Earners .....	1.3	1.3	.6	.9	1.3	1.8	2.1	1.3
Vehicles .....	1.9	1.9	.9	1.5	1.9	2.4	2.8	1.6
Children under .....	.7	.7	.4	.6	.7	.9	.9	.7
Persons 65 and over .....	.3	.3	.4	.6	.3	.2	.1	.2
Total expenditures .....	\$32,656	\$34,123	\$15,714	\$21,206	\$27,872	\$40,040	\$65,660	\$26,982
Food .....	4,842	4,875	2,792	3,726	4,445	5,548	7,850	4,717
Housing .....	10,094	10,251	5,192	7,105	8,364	11,667	18,896	9,483
Shelter .....	6,223	6,290	3,204	4,242	4,994	7,143	11,844	5,968
Owned .....	3,835	3,916	1,155	1,945	2,469	4,899	9,091	3,523
Rented .....	1,844	1,830	1,806	2,090	2,284	1,770	1,203	1,898
Other lodging .....	544	543	242	207	241	474	1,550	547
Utilities, fuels, and public services .....	2,268	2,278	1,384	1,952	2,170	2,623	3,255	2,230
Housefurnishings and operations .....	1,602	1,684	605	910	1,200	1,900	3,798	1,285
Apparel and services .....	1,285	1,326	572	831	1,070	1,546	2,609	1,125
Transportation .....	6,490	6,692	2,877	4,046	6,086	7,884	12,544	5,709
Gasoline and motor oil .....	1,125	1,154	543	790	1,091	1,491	1,852	1,012
Other transportation expenses .....	5,365	5,538	2,334	3,257	4,995	6,393	10,692	4,696
Health care .....	1,655	1,723	1,009	1,631	1,688	1,961	2,323	1,390
Entertainment .....	1,912	2,061	667	870	1,185	3,225	4,351	1,332
All other expenses <sup>2</sup> .....	6,379	7,194	2,604	2,998	5,035	8,210	17,089	3,227

See footnotes at end of table 3.

**Table 2. Age of reference person: Average quarterly expenditures<sup>1</sup> of all consumer units, interview survey, third quarter, 1998**

Item	All consumer units	Under 25	25-44	45-64	65 and over
Number of consumer units (in thousands) .....	104,401	8,504	42,935	31,624	21,338
Number of sample units .....	5,429	469	2,243	1,627	1,090
Consumer unit characteristics:					
Income before taxes <sup>4</sup> .....	\$38,030	\$14,864	\$43,841	\$47,542	\$22,977
Average number of persons in consumer unit .....	2.5	1.7	3.0	2.6	1.8
Age of reference person .....	47.5	21.1	35.0	53.1	74.7
Number in consumer unit:					
Earners .....	1.3	1.2	1.6	1.6	.4
Vehicles .....	1.9	1.0	1.9	2.3	1.4
Children under 18 .....	.7	.4	1.2	.5	.1
Persons 65 and over .....	.3	(5)	(5)	.1	1.4
Total expenditures .....	\$32,656	\$18,791	\$35,596	\$38,795	\$23,167
Food .....	4,842	2,928	5,163	5,687	3,707
Housing .....	10,094	5,350	11,357	11,388	7,723
Shelter .....	6,223	3,579	7,158	7,115	4,076
Owned .....	3,835	545	4,246	4,940	2,681
Rented .....	1,844	2,620	2,485	1,371	949
Other lodging .....	544	415	427	804	446
Utilities, fuels, and public services .....	2,268	977	2,324	2,672	2,070
Housefurnishings and operations .....	1,602	794	1,875	1,601	1,377
Apparel and services .....	1,285	1,021	1,562	1,421	631
Transportation .....	6,490	4,119	7,307	7,662	4,054
Gasoline and motor oil .....	1,125	720	1,235	1,380	687
Other transportation expenses .....	5,365	3,399	6,072	6,282	3,368
Health care .....	1,655	339	1,297	1,856	2,600
Entertainment .....	1,912	1,033	2,183	2,473	882
All other expenses <sup>3</sup> .....	6,379	4,002	6,726	8,308	3,770

See footnotes at end of table 3.

**Table 3. Region of residence: Average quarterly expenditures<sup>1</sup> of all consumer units, interview survey, third quarter, 1998**

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	104,401	20,540	24,927	36,393	22,540
Number of sample units .....	5,429	1,044	1,365	1,764	1,256
Consumer unit characteristics:					
Income before taxes <sup>4</sup> .....	\$38,030	\$41,547	\$38,232	\$35,209	\$39,364
Average number of persons in consumer unit .....	2.5	2.5	2.5	2.5	2.6
Age of reference person .....	47.5	47.6	49.1	47.3	45.8
Number in consumer unit:					
Earners .....	1.3	1.3	1.4	1.3	1.3
Vehicles .....	1.9	1.5	2.0	1.9	1.9
Children under .....	.7	.6	.7	.7	.8
Persons 65 and over .....	.3	.3	.3	.3	.3
Total expenditures .....	\$32,656	\$33,732	\$31,863	\$31,747	\$34,021
Food .....	4,842	5,358	4,654	4,579	5,005
Housing .....	10,094	11,143	9,432	9,194	11,320
Shelter .....	6,223	7,448	5,717	5,145	7,409
Owned .....	3,835	4,600	3,819	3,128	4,298
Rented .....	1,844	2,223	1,331	1,510	2,608
Other lodging .....	544	626	567	507	503
Utilities, fuels, and public services .....	2,268	2,156	2,219	2,476	2,088
Housefurnishings and operations .....	1,602	1,540	1,497	1,573	1,823
Apparel and services .....	1,285	1,399	1,232	1,266	1,270
Transportation .....	6,490	6,089	6,359	6,675	6,703
Gasoline and motor oil .....	1,125	915	1,133	1,206	1,175
Other transportation expenses .....	5,365	5,174	5,226	5,469	5,527
Health care .....	1,655	1,405	1,776	1,712	1,655
Entertainment .....	1,912	1,649	1,844	2,218	1,731
All other expenses <sup>3</sup> .....	6,379	6,689	6,565	6,102	6,338

<sup>1</sup> These expenditures are estimates for a particular quarter presented at annual rates. (Values are multiplied by 4.)

<sup>2</sup> The item "expenses for other properties" has been included in miscellaneous expenditures since 1991. Prior to 1991, this item was included in shelter and housing.

<sup>3</sup> Includes alcoholic beverages, reading, education, tobacco, miscellaneous

expenditures, personal care, cash contributions, and personal insurance and pensions.

<sup>4</sup> Income values are derived from "complete reporters" only; see Technical Notes.

<sup>5</sup> Value less than 0.05.

# Technical Notes

Data in tables A and 1 through 3 in this report are from the Interview portion of the Consumer Expenditure Survey, conducted by the Bureau of the Census for the Bureau of Labor Statistics. This survey consists of two components: (1) a Diary or recordkeeping survey completed by respondents for 2 consecutive 1-week periods, and (2) an Interview survey in which the expenditures of consumer units are obtained in five interviews conducted every 3 months. Data are collected in independent samples of consumer units that are representative of the United States population. The Interview sample, selected on a rotating panel basis, consists of approximately 5,000 consumer units each quarter.

The Interview survey data, which covers approximately 95 percent of all expenditures, include large expenditures, such as property, automobiles, and major appliances, as well as expenditures that occur on a regular basis, such as rent, utility payments, or insurance premiums.

There are limitations to these data that should be mentioned. The data in this report are preliminary and may be subject to minor revisions. For some analytical uses, the data should be seasonally adjusted. In the absence of computed seasonal adjustment factors, comparisons may be made with the same quarter of the previous (or earlier) year. Also, for infrequently purchased items, there are fewer reports in a quarter than there are for a year. In order to obtain statistically reliable estimates, a sufficient level of reporting is required. Therefore, tables based on quarterly data show less detail than those based on annual data. In addition, quarterly data tend to be more volatile than annual data.

## Brief definitions

**Consumer unit.** (1) All members of a particular household who are related by blood, marriage, adoption, or other legal arrange-

ments; (2) a person living alone or sharing a household with others or renting a room in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who share responsibility for at least 2 out of 3 major types of expenses, food, housing, and all other expenses.

**Complete income reporters.** In general, a complete income reporter is a respondent who provided values for at least one of the major sources of income, such as wages and salaries, self-employment income, and Social Security income. (A complete income reporter may or may not provide a full accounting of all income from all sources.)

**Total expenditures.** These are the transaction costs, (including excise and sales taxes), of goods and services acquired during the interview period. Averages include expenditures for gifts and contributions as well as payments for pensions and personal insurance.

**Quintiles of income before taxes.** Complete income reporters are ranked in ascending order, according to the level of total income before taxes reported by the consumer unit. The ranking is then divided into five equal groups. Incomplete income reporters are not ranked and are shown separately.

Information in this report is available to sensory impaired individuals. Voice phone: (202) 606-7828; TDD phone (202) 606-5879; TDD message referral phone: 1-800-326-2577.

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